

### ABSTRACT OF THE DISCLOSURE

A computer-implemented method, including receiving information regarding a transaction involving an account which is transmitted from a communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service, processing the information regarding a transaction involving an account with a processing device using at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account, generating an information report containing at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account, with the processing device, and transmitting the information report to the communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service.